

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

GROVER C. HALSEL, III  
RONI HALSEL  
Debtor(s)

Case No. 20-23307GLT

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/25/2020.
- 2) The plan was confirmed on 01/14/2021.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/04/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/13/2025, 01/13/2025.
- 5) The case was dismissed on 02/06/2025.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 55.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$15,169.20.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$82,730.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$82,730.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,400.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,836.21
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$7,236.21**

Attorney fees paid and disclosed by debtor: \$600.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLEGHENY HEALTH NETWORK	Unsecured	145.27	NA	NA	0.00	0.00
ALLEGHENY HEALTH NETWORK	Unsecured	NA	NA	NA	0.00	0.00
BUREAU INVESTMENT GROUP POR	Unsecured	571.00	571.98	571.98	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	478.00	517.07	517.07	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	122.00	223.88	223.88	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	2,259.00	2,297.97	2,297.97	0.00	0.00
CIGPF I CORP	Unsecured	795.00	901.65	901.65	0.00	0.00
CITIBANK NA**	Unsecured	486.00	536.28	536.28	0.00	0.00
CITY AND SCHOOL DISTRICT OF PITI	Unsecured	300.00	589.60	589.60	204.42	0.00
CITY AND SCHOOL DISTRICT OF PITI	Unsecured	0.00	0.00	0.00	0.00	0.00
CLEARVIEW FCU**	Unsecured	2,525.00	2,580.41	2,580.41	0.00	0.00
CLEARVIEW FCU**	Unsecured	1,230.00	NA	NA	0.00	0.00
COMENITY BANK++	Unsecured	93.62	NA	NA	0.00	0.00
COMENITY BANK++	Unsecured	30.95	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL BA	Unsecured	601.78	601.78	601.78	0.00	0.00
DEPARTMENT STORES NATIONAL BA	Unsecured	601.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	1,984.00	2,052.51	2,052.51	0.00	0.00
DISCOVER BANK(*)	Unsecured	1,242.00	1,283.06	1,283.06	0.00	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	800.00	1,529.71	1,529.71	0.00	0.00
ERC++	Unsecured	459.00	NA	NA	0.00	0.00
HEALTH CARE SOLUTIONS	Unsecured	400.00	NA	NA	0.00	0.00
HIGHMARK BLUE SHIELD	Unsecured	105.00	NA	NA	0.00	0.00
HOLIDAY INN CLUB VACATIONS	Secured	707.36	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	4,900.00	1,998.77	1,998.77	692.99	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	350.47	350.47	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	NA	328.12	0.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	NA	1,768.48	0.00	0.00	0.00
JPMORGAN CHASE BANK NA	Secured	17,040.00	17,237.16	17,237.16	13,994.41	2,729.92
JPMORGAN CHASE BANK NA S/B/M/T	Unsecured	1,757.00	1,827.59	1,827.59	0.00	0.00
KLINGENSMITH HEALTHCARE++	Unsecured	95.65	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	1,801.00	1,876.03	1,876.03	0.00	0.00

<b>Scheduled Creditors:</b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
LVNV FUNDING LLC	Unsecured	1,183.00	1,234.60	1,234.60	0.00	0.00
LVNV FUNDING LLC	Unsecured	1,353.00	1,353.59	1,353.59	0.00	0.00
LVNV FUNDING LLC	Unsecured	998.00	998.23	998.23	0.00	0.00
MEDICARE EQUIPMENT CO++	Unsecured	560.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	1,451.71	1,451.71	1,451.71	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	856.75	856.75	856.75	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	280.86	280.86	280.86	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	88.74	618.61	618.61	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	125.34	383.72	383.72	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	249.46	1,323.32	1,323.32	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	210.06	773.76	773.76	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	NA	1,519.29	1,519.29	0.00	0.00
NYE COUNTY TREASURER	Unsecured	0.00	72.12	72.12	0.00	0.00
NYE COUNTY TREASURER	Secured	211.80	0.00	0.00	0.00	0.00
OLIPHANT FINANCIAL LLC	Unsecured	NA	219.97	219.97	0.00	0.00
OMEGA FCU	Secured	29,816.00	0.00	0.00	20,513.50	0.00
ONE MAIN FINANCIAL GROUP LLC(*)	Unsecured	8,769.00	8,819.07	8,819.07	0.00	0.00
ORANGE LAKE RESORT	Secured	13,179.00	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	300.00	544.60	544.60	188.82	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	139.32	139.32	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	0.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	842.00	366.78	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,026.24	987.24	987.24	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	575.00	537.77	537.77	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,196.00	2,196.35	2,196.35	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,022.69	769.73	769.73	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	50.51	817.84	817.84	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,016.00	1,016.08	1,016.08	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	29.60	467.86	467.86	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,952.00	2,036.62	2,036.62	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	244.37	509.45	509.45	0.00	0.00
PREMIER BANKCARD LLC; JEFFERSON	Unsecured	1,459.00	1,459.90	1,459.90	0.00	0.00
PREMIER BANKCARD LLC; JEFFERSON	Unsecured	1,229.00	1,229.42	1,229.42	0.00	0.00
QUANTUM3 GROUP LLC - AGENT FO	Unsecured	349.92	1,585.32	1,585.32	0.00	0.00
QUANTUM3 GROUP LLC - AGENT MO	Unsecured	388.00	388.42	388.42	0.00	0.00
RONDA J WINNECOUR TRUSTEE/CLE	Priority	NA	0.00	5.00	5.00	0.00
SANTANDER CONSUMER USA	Secured	4,746.00	4,489.33	3,320.26	3,320.26	389.05
SOCIAL SECURITY ADMINISTRATION	Unsecured	129,000.00	142,629.69	0.00	15,000.00	0.00
SYNCHRONY BANK**	Unsecured	1,353.59	NA	NA	0.00	0.00
TRI STATE FINANCIAL	Secured	4,500.00	NA	NA	0.00	0.00
UNITED STATES OF AMERICA	Unsecured	NA	27,607.46	27,607.46	0.00	0.00
US BANK NA - INDENTURE TRUSTEE	Secured	25,531.47	26,753.43	0.00	16,999.63	0.00
US BANK NA - INDENTURE TRUSTEE	Secured	0.00	1,455.79	1,455.79	1,455.79	0.00
USAA FEDERAL SAVINGS BANK	Unsecured	466.00	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	0.00	0.00	0.00	0.00
VIVINT SECURITY	Unsecured	1,559.92	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$37,513.13	\$0.00
Mortgage Arrearage	\$1,455.79	\$1,455.79	\$0.00
Debt Secured by Vehicle	\$20,557.42	\$17,314.67	\$3,118.97
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$22,013.21</b>	<b>\$56,283.59</b>	<b>\$3,118.97</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,548.37	\$886.81	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$2,548.37</b>	<b>\$886.81</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$79,394.37</b>	<b>\$15,204.42</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$7,236.21</u>	
Disbursements to Creditors	<u>\$75,493.79</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$82,730.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/10/2025

By: /s/ Ronda J. Winnecour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.